

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the **PATENT APPLICATION** of:

Stephen Arthur Brown

Application No.: Not Yet Known

Our File: WAT-PT005

Filed: Not Yet Known

Date: April 6, 2006

International Appln No.: PCT/AU2004/001355

For: A CONSUMER CREDIT FINANCE
CASHFLOW FUNDING SYSTEM

Group: Not Yet Known

Examiner: Not Yet Known

INFORMATION DISCLOSURE STATEMENT

Mail Stop PCT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Further to Applicant's Duty of Disclosure pursuant to 37 C.F.R. §1.56, Applicant wishes to bring to the Examiner's attention the material cited on the enclosed PTO-1449 form. Copies of the cited documents are enclosed.

Pursuant to 37 C.F.R. §1.98(a)(2)(ii), copies of the cited U.S. publications and/or patent documents have not been included. Copies of all other cited documents are enclosed.

Also enclosed is a copy of the International Search Report which cited the references as category "X", document of particular relevance.

10/574986

IAP9 Rec'd PCT/PTO 36 APR 2006

Applicant: Stephen Arthur Brown

Application No.: Not Yet Known

It is respectfully requested that the Examiner consider these documents and return an initialed copy of the PTO-1449 form indicating his consideration of the cited materials.

Respectfully submitted,

Stephen Arthur Brown

By



Robert J. Ballarini

Registration No. 48,684

(215) 568-6400

Volpe and Koenig, P.C.
United Plaza, Suite 1600
30 South 17th Street
Philadelphia, PA 19103

RJB/pp
Enclosures (6)

10/574 986

Express Mail Label No. EV749498364US

IAP9 Rec'd PCT/PTO 06 APR 2006

FORM PTO-1449		ATTY. DOCKET NO. WAT-PT005	SERIAL NO. Not Yet Known
U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		APPLICANT Stephen Arthur Brown	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		FILING DATE Not Yet Known	GROUP Not Yet Known
(Use several sheets if necessary)			

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	AA	6,587,841	07/2003	DeFrancesco et al.			
	AB	2002/0082985	06/2002	Mackay			

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	AC	WO 2000/033158	06/2000	PCT				
	AD	WO 2002/031740	04/2002	PCT				
	AE	WO 2004/051394	06/2004	PCT				
	AF	EP 1 207 479	05/2002	EP				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER
/Barbara Amelunxen/DATE CONSIDERED
09/29/2008

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /B.A./